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What Is Claimed is:

Sub A1 1. A method for allowing a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager; and

using the interactive wagering application to select a given one of the multiple totes to use for placing the wager.

1. 2. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the totes comprises automatically applying tote selection criteria using the interactive wagering application.

3. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the totes comprises using the interactive wagering application to provide the user with an opportunity to manually apply tote selection criteria.

4. The method defined in claim 1 wherein the race is a horse race and the wager is a wager on a horse race.

1. 2. 5. The method defined in claim 1 further comprising displaying a menu region for the user that includes a setup option, wherein the user may access

tote selection features of the interactive wagering application by selecting the setup option.

Sub A27 6. The method defined in claim 1 further comprising using the interactive wagering application to display an option for the user that allows the user to select the type of tote selection method the user desires to use to manually select the tote for the wager.

7. The method defined in claim 1 further comprising using the interactive wagering application to display a setup option for the user that allows the user to select tote to be used by the interactive wagering application.

8732 8. The method defined in claim 1 further comprising using the interactive wagering application to display a screen for the user that allows the user to select a desired tote by name.

9. The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available totes for wagering and odds information associated with each of those totes.

10. The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available totes for wagering and

average odds information associated with each of those totes.

11. The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available totes for wagering on the wager created by the user and average odds information associated with each of those totes.

12. The method defined in claim 1 further comprising displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

13. The method defined in claim 1 further comprising:

allowing the user to create a plurality of wagers; and

displaying a screen with the interactive wagering application that contains information on each of the multiple totes and that contains weighted odds information for each of the totes, wherein the weighted odds information is based on each of the plurality of wagers.

14. The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple totes; and

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers.

15. The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple totes;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager the user has created for processing.

16. The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple totes;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager to the given tote for processing.

17. The method defined in claim 1 further comprising:  
allowing the user to use the interactive wagering application to select the given one of the multiple totes;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

displaying an option on the screen that allows the user to select another tote for the wager.

18. The method defined in claim 1 further comprising displaying a screen for the user that contains a grid arrangement of information on each of the multiple totes.

19. The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple totes and information relating to the tax status of each tote.

20. The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple totes and information relating to a pool value associated with each tote.

21. The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the

multiple totes and odds-related information for the wager that is associated with each tote.

22. The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple totes, odds-related information for the wager that is associated with each tote, and information on a pool value for the wager that is associated with each tote.

23. The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple totes, odds-related information for the wager that is associated with each tote, information on a pool value for the wager that is associated with each tote, and tax information related to the wager.

24. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote selection criteria that are based on the tax status of each of the multiple totes.

25. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote

selection criteria that are based on which of the multiple totes provide favorable odds.

26. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote selection criteria that are based on tax consequences associated with using each of the multiple totes.

27. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote selection criteria that are based on pool values associated with using each of the multiple totes.

Sub A37 28. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

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29. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive



wagering application to automatically apply tote selection criteria that are based on user preferences.

30. The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple totes for use in placing the wager further comprises using the interactive wagering application to automatically apply tote selection criteria that are based on which wager types are available at each of the multiple totes.

31. The method defined in claim 1 further comprising using the interactive wagering application to display account information for the user for each of the multiple totes.

32. The method defined in claim 1 further comprising using the interactive wagering application to display account balance information for the user for each of the multiple totes.

33. The method defined in claim 1 further comprising using the interactive wagering application to display cross-tote pool information for the user.

Sub A4) 34. The method defined in claim 1 further comprising using the interactive wagering application to combine pools from each of the multiple totes to create a combined cross-tote pool.

35. The method defined in claim 1 further comprising:

using the interactive wagering application to combine pools from each of the multiple totes to create a combined cross-tote pool; and allowing the user to use the interactive wagering application to create a wager using the cross-tote pool.

36. The method defined in claim 1 wherein the user equipment includes a cellular telephone, the method further comprising using the cellular telephone to provide the user with the opportunity to create the wager.

37. The method defined in claim 1 wherein the user equipment includes a handheld computer, the method further comprising using the handheld computer to provide the user with the opportunity to create the wager.

38. The method defined in claim 1 wherein the user equipment includes a personal computer, the method further comprising using the personal computer to provide the user with the opportunity to create the wager.

39. The method defined in claim 1 wherein the user equipment includes user television equipment, the method further comprising using the user television equipment to provide the user with the opportunity to create the wager.

40. The method defined in claim 1 wherein the user equipment comprises a set-top box, the method further comprising using the set-top box to provide the user with the opportunity to create the wager.

41. The method defined in claim 1 further comprising sending the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

Sub A57 42. An interactive wagering system comprising user equipment that a user may use to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, wherein the user equipment is configured to:  
provide the user with an opportunity to create a wager using the interactive wagering application; and  
allow the interactive wagering application to select a given one of multiple totes to use for placing the wager.

8/21/73 43. The system defined in claim 42 wherein the interactive wagering application selects the given one of the totes by automatically applying tote selection criteria.

44. The system defined in claim 42 wherein the interactive wagering application is used to select the given one of the totes by providing the user with an opportunity to manually apply tote selection criteria.

45. The system defined in claim 42 wherein the race is a horse race and the wager is a wager on a horse race.

46. The system defined in claim 42 wherein the interactive wagering application displays a menu region for the user that includes a setup option and wherein the user may access tote selection features of the interactive wagering application by selecting the setup option.

Sub A6) 47. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display an option for the user that allows the user to select the type of tote selection method the user desires to use to manually select the tote for the wager.

48. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a setup option for the user that allows the user to select tote to be used by the interactive wagering application.

49. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to select a desired tote by name.

50. The system defined in claim 42 wherein the user equipment is configured to allow the

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interactive wagering application to display a screen for the user that allows the user to view a list of available totes for wagering and odds information associated with each of those totes.

51. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available totes for wagering and average odds information associated with each of those totes.

52. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available totes for wagering on the wager created by the user and average odds information associated with each of those totes.

53. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

54. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to create a plurality of wagers; and

display a screen that contains information on each of the multiple totes and that contains weighted odds information for each of the totes, wherein the weighted odds information is based on each of the plurality of wagers.

55. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple totes; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers.

56. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple totes;

display a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

display an option on the screen that allows the user to submit the wager for processing.

57. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple totes;

display a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

display an option on the screen that allows the user to submit the wager to the given tote for processing.

58. The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple totes; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given tote for each of the wagers; and

display an option on the screen that allows the user to select another tote for the wager.

59. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains a grid arrangement of information on each of the multiple totes.

60. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple totes and information relating to the tax status of each tote.

61. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple totes and information relating to a pool value associated with each tote.

62. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple totes and odds-related information for the wager that is associated with each tote.

63. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple totes, odds-related information for the wager that is associated with each tote, and information on a pool value for the wager that is associated with each tote.

64. The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple totes, odds-related information for the wager that is associated with each tote, information on a pool value for the wager that is associated with each tote, and tax information related to the wager.

65. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply



tote selection criteria that are based on the tax status of each of the multiple totes.

66. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply tote selection criteria that are based on which of the multiple totes provide favorable odds.

67. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply tote selection criteria that are based on tax consequences associated with using each of the multiple totes.

68. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply tote selection criteria that are based on pool values associated with using each of the multiple totes.

sub A7 69. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

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70. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply

tote selection criteria that are based on user preferences.

71. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply tote selection criteria that are based on which wager types are available at each of the multiple totes.

72. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display account information for the user for each of the multiple totes.

73. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display account balance information for the user for each of the multiple totes.

74. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display cross-tote pool information for the user.

Sub A8 75. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to combine pools from each of the multiple totes to create a combined cross-tote pool.

76. The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to:

combine pools from each of the multiple totes to create a combined cross-tote pool; and  
be used to create a wager using the cross-tote pool.

77. The system defined in claim 42 wherein the user equipment includes a cellular telephone that is used to create the wager.

78. The system defined in claim 42 wherein the user equipment includes a handheld computer that is used to create the wager.

79. The system defined in claim 42 wherein the user equipment includes a personal computer that is used to create the wager.

80. The system defined in claim 42 wherein the user equipment includes user television equipment that is used to create the wager.

81. The system defined in claim 42 further comprising a set-top box that is used to create the wager.

82. The system defined in claim 42 wherein the user equipment is further configured to send the wager to a transaction processing and subscription

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